In re: Dorothy L. Miller Debtor

22246719\*

Case No. 13-51009-mss Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0647-5 User: admin Page 1 of 3 Date Rcvd: Apr 16, 2013 Form ID: 227ia Total Noticed: 41

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Apr 18, 2013.
                  +Dorothy L. Miller, 318 Winnipeg St., Akron, OH 44310-2342

+Robert S. Thomas, II, 1653 Merriman Road, #203, Akron, OH 4431:

+AT& T Mobility, PO Box 5041, Carol Stream, IL 60197-5041

+Advance Pay USA, 1082 E Tallmadge Ave, Akron, OH 44310-3516

+Akron Children's Hospital, P.O. Box 1750, Akron, OH 44309-1750

+Akron Children's Radiology, P.O. Box 29, Akron, OH 44309-0029
db
                                                                                               Akron, OH 44313-5287
t.r
22246692
22246669
22246670
22246686
                   Akron General, P.O. Box 182801, Columbus, OH 43218-2801
+Akron Radiology, P.O. Box 75558, Cleveland, OH 44101-4755
Bass & Associates, 3936 E Fort Lowell Rd, #200, Tucson,
22246687
22246691
                    Bass & Associates, 3936 E Fort Lowell Rd, #200, Tucson, AZ 85712-1083 Capital One, P.O. Box 6492, Carol Stream, IL 60197-6492 Convergent, PO Box 1022, Wixom, MI 48393-1022
22246693
22246695
22246699
                   +Credit First National Association, P.O. Box 81344, Cleveland, OH 44188-0001
22246700
                  +Dish Network, Dept 0063, Palatine, IL 60055-0001

+EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624

+FCC Financial Services, P.O. Box 650317, Dallas, TX 75265-0317

First Healthcare, P.O. Box 311127, Independence, OH 44131-8227
22246702
22246703
22246705
22246706
                   +General Emergency Med. Spc, P.O. Box 74089, Cleveland, OH 44194-4089
+Giant Eagle, P.O. Box 659584, San Antonio, TX 78265-9584
22246707
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                   HSBC Retail Services, PO Box 5238, Carol Stream, IL 60197-5238
                    HSBC Retail Services, FO BOA 5255,

JP Recovery, 2022 Center Rdige, Rocky River, OH 44116

Joseph R. Harrison Company LPA, 310 N. Cleveland Massillon Rd., Akron, OH 44333-2493

Rocky River, OH 44116-0157
                  +Labcare Plus, P.O. Box 16157, Rocky River, OH 44116-0157
+Northland Group Inc, PO Box 390846, Minneapolis, MN 55439-0846
+Ohio Natural Gas, POB 934726, Atlanta, GA 31193-4726
+Professional Credit Control, P.O. Box 29, Akron, OH 44309-0029
+Radiology & Imaging Services, P.O. Box 931286, Cleveland, OH 44193-1494
+Receivables Performance Mgmt, 20816 44th Ave. W, Lynnwood, WA 98036-7744
+Sears, P.O. Box 5222, Carol Stream, IL 60197-5222
Summa Health System, P.O. Box 182301, Columbus, OH 43218-2301
+Team, P.O. Box 5227, Cincinnati, OH 45202-5227
+Wells Fargo, 800 Walnut St. Pos W.
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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                    E-mail/Text: smoore@ohiolegalclinic.com Apr 16 2013 22:29:09
Rauser & Associates, 80 S. Summit Street, Suite 210, A
                                                                                                                   Sean Moore,
                                                                                                          Akron, OH 44308
22246697
                    E-mail/Text: bankruptcy@cashcall.com Apr 16 2013 22:31:57
                                                                                                              Cashcall, PO Box 66007,
                     Anaheim, CA 92816
22246698
                   +E-mail/Text: kcathey@cbscinc.com Apr 16 2013 22:32:02
                                                                                                        CBSC, Inc, 6973 Promway Ave. NW,
                     North Canton, OH 44720-7321
22246694
                   +E-mail/Text: cms-bk@cms-collect.com Apr 16 2013 22:32:38
                                                                                                             Capital Management Services, Inc.,
                  726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
+E-mail/Text: bankruptcy@cashcall.com Apr 16 2013 22:31:57
                                                                                                              Cashcall, 1600 S. Douglass Rd,
22246696
                     Anaheim, CA 92806-5948
22246701
                   +E-mail/Text: terry.mccord@dbsfin.com Apr 16 2013 22:32:54
                                                                                                              DBS Financial, 2290 East Ave,
                     Akron, OH 44314-1950
22246704
                   +E-mail/Text: bankruptcies@escallate.com Apr 16 2013 22:32:19
                                                                                                                   Escallate, 5200 Stoneham Rd.,
                     North Canton, OH 44720-1584
                   +E-mail/Text: bankruptcy@sw-credit.com Apr 16 2013 22:33:03 Sou 4120 International Pkwy, Ste. 1100, Carrollton, TX 75007-1958
22246720
                                                                                                                Southwest Credit,
22246721
                    E-mail/Text: appebnmailbox@sprint.com Apr 16 2013 22:31:14
                                                                                                            Sprint, P.O. Box 660075,
                     Dallas, TX 75266-0075
                                                                                                                                      TOTAL: 9
                ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
22246674*
                   +Akron Children's Hospital, P.O. Box 1750,
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22246675*
                   +Akron Children's Hospital,
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22246676*
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22246677*
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                   +Akron Children's Hospital,
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                   +Akron Children's Hospital,
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22246672*
                   +Akron Children's Hospital,
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22246673*
                   +Akron Children's Hospital,
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                    Akron General, P.O. Box 182801,
Akron General, P.O. Box 182801,
22246688*
                                                                        Columbus, OH 43218-2801
                    Akron General,
                                                                         Columbus, OH 43218-2801
22246689*
                                                                      Columbus, OH 43218-2801
                   Akron General, P.O. Box 182801, Columbus, OH 4321+Sears, P.O. Box 5222, Carol Stream, IL 60197-5222
                                          P.O. Box 182801,
22246690*
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District/off: 0647-5 User: admin Page 2 of 3 Date Rcvd: Apr 16, 2013 Form ID: 227ia Total Noticed: 41

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

22246723\* Summa Health System, P.O. Box 182301, Columbus, OH 43218-2301 TOTALS: 0, \* 20, ## 0

Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 18, 2013 Sig

gnature: Joseph Speitjens

District/off: 0647-5 Total Noticed: 41 User: admin Date Rcvd: Apr 16, 2013

Form ID: 227ia

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 16, 2013 at the address(es) listed below:

Robert S. Thomas, II rsttrustee@yahoo.com, oh68@ecfcbis.com Sean Moore on behalf of Debtor Dorothy L. Miller smoore@ohiolegalclinic.com, rauserlaw2002@yahoo.com;nkrenisky@ohiolegalclinic.com;rausermail@ohiolegalclinic.com; jrauser@ohio legalclinic.com;rauserandassociates@gmail.com;rauserlaw@gmail.com;rauser@bestclientinc.com;mresar @ohiolegalclinic.com

TOTAL: 2

## **United States Bankruptcy Court for the Northern District of Ohio**

# Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A Chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on April 11, 2013. You may be a creditor of the debtor. **This notice lists important deadlines and explanations of your rights and duties.** Please read both sides of this notice.

## **Case Information**

Case Number: 13-51009-mss

**Debtor(s):**Dorothy L. Miller
318 Winnipeg St.

Akron, OH 44310

Other names used by the Debtor(s) in the last 8 years:

Last Four Digits of Debtor's Social Security Number or Individual Taxpayer ID Number (ITIN)/Complete EIN: xxx-xx-3658

Attorney for Debtor:

Sean Moore

Rauser & Associates 80 S. Summit Street Suite 210

Akron, OH 44308

Telephone number: 330–253–8600

Bankruptcy Trustee: Robert S. Thomas II

1653 Merriman Road, #203

Akron, OH 44313 Telephone number: 330–253–5738

**Meeting of Creditors** 

All debtors must bring the following proofs of identification to the meeting of creditors:

- Valid, unexpired photo identification (driver's license, state ID, employee ID, etc.). If the case is a joint filing, both debtors must have identification; AND
- Proof of social security number. Government—or employer—issued documentation, such as social security card, IRS tax transcript, W-2, or 1099, is acceptable proof.

Date: June 3, 2013 Time: 10:30 AM

Location: First Energy Building, Atrium Level #120, 76 S Main St, Akron, OH 44308

Presumption of Abuse under 11 U.S.C. § 707(b) See "Presumption of Abuse" on the other side of this notice.

The presumption of abuse does not arise.

**Deadlines** 

Papers must be received by the bankruptcy clerk's office by the stated deadline.

Deadline to File a Proof of Claim: Please do not file a proof of claim unless you receive a notice to do so.

Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts: August 2, 2013

Deadline to Object to Exemptions: 30 days after the conclusion of the meeting of creditors.

Address of the Bankruptcy Court Clerk's Office:

455 John F. Seiberling Federal Building

US Courthouse 2 South Main Street Akron, OH 44308 For the Court:

Clerk of the Bankruptcy Court:

Kenneth J. Hirz

**Date:** April 16, 2013

Refer to Other Side of this Notice for Important Explanations

## EXPLANATIONS

#### Filing of Chapter 7 Bankruptcy Case:

A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the other side of this notice, and an order for relief has been entered.

#### **Creditors Generally May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages.

#### **Presumption of Abuse:**

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.

#### **Meeting of Creditors:**

A meeting of creditors is scheduled for the date, time, and location listed on the other side of this notice. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.

#### Claims:

There does not appear to be any property available to the trustee to pay creditors. *Therefore, you should not file a Proof of Claim at this time.* If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a Proof of Claim, and telling you the deadline for filing your Proof of Claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

Do not include this notice with any proof of claim or other filing you submit to the court.

#### Discharge of Debts:

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a), or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the other side of this notice. The bankruptcy clerk's office must receive the motion or complaint and any required filing fee by that deadline.

#### Exempt Property:

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect the list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the other side of this notice.

### **Bankruptcy Clerk's Office:**

Any paper that you file in this bankruptcy case must be filed at the bankruptcy clerk's office at the address listed on the other side of this notice. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. The clerk's office is open Monday through Friday from 9:00 AM to 4:00 PM, except on federal holidays. Additional information can be found on the court's website at <a href="https://www.ohnb.uscourts.gov">www.ohnb.uscourts.gov</a>, including Forms, Local Bankruptcy Rules, Administrative and General Orders, Judges' Hearing Dockets, the United States Code, and the Federal Rules of Bankruptcy Procedure.

#### Legal Advice:

The staff of the bankruptcy clerk's office is not permitted to give legal advice. You may want to consult an attorney to determine your rights in this case. If you are a creditor with a foreign address, you should consult with a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side of this Notice for Important Deadlines and Notices